

Information to identify the case:

Debtor 1	Tara Suzanne Martin	Social Security number or ITIN	xxx-xx-5136
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-32985-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tara Suzanne Martin
aka Tara Susan Poplaski, aka Susan Poplaski,
aka Tara Susan Poplaski-Martin

5/10/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tara Suzanne Martin
 Debtor

Case No. 17-32985-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 19

Date Rcvd: May 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2019.

db +Tara Suzanne Martin, 572 Duchess Court, Toms River, NJ 08753-4562
 517175754 +1st Crd SrvC, 377 Hoes Lane, Piscataway, NJ 08854-4138
 517175759 +KML Law Group, 216 Haddon Avenue, Suite 206, Collingswood, NJ 08108-1120
 517175761 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386
 517175762 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
 517205461 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517175764 +Toms River MUA, 340 West Water Street, Toms River, NJ 08753-6533
 517175765 +Toms River Tax Collector, PO Box 607, Toms River, NJ 08754-0607

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 11 2019 00:02:55 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 11 2019 00:02:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517175755 EDI: HNDA.COM May 11 2019 03:28:00 American Honda Finance, Po Box 168088,
 Irving, TX 75016
 517175756 +EDI: BANKAMER.COM May 11 2019 03:28:00 Bank of America Home Loans, PO Box 5170,
 Simi Valley, CA 93062-5170
 517196950 E-mail/Text: ebn@rwjbh.org May 11 2019 00:03:22 Community Medical Center, PO Box 29969,
 New York, NY 10087-9969
 517175757 +EDI: CBS7AVE May 11 2019 03:28:00 Country Door/Swiss Colony, Attn:Bankruptcy,
 Po Box 2830, Monroe, WI 53566-8030
 517175758 EDI: IRS.COM May 11 2019 03:28:00 Internal Service Revenue, PO Box 7346,
 Philadelphia, PA 19101-7346
 517190982 EDI: PRA.COM May 11 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Lane Bryant,
 POB 41067, Norfolk VA 23541
 517175760 +E-mail/Text: bankruptcy@savit.com May 11 2019 00:04:04 Savit Coll, Po Box 250,
 East Brunswick, NJ 08816-0250
 517227185 E-mail/Text: pacer@cpa.state.tx.us May 11 2019 00:03:23
 Texas Comptroller of Public Accounts, Revenue Accounting Division, P.O. Box 13528,
 Austin, TX 78711-3528
 517175763 +EDI: WTRRN BANK.COM May 11 2019 03:28:00 Target, C/O Financial & Retail Srvs,
 Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* +Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386
 517227184* +Toms River MUA, 340 West Water St., Toms River, NJ 08753-6533

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
 as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES SERIES
 2006-15 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
 as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES SERIES
 2006-15 rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 19

Date Rcvd: May 10, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

William H. Oliver, Jr. on behalf of Debtor Tara Suzanne Martin bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 5